

Indicator 8: Promptness of Responding to Claim Correspondence - 3rd Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
29157	UNITED WISCONSIN	132	14	89.39%	86.40%	82.41%
15261	SOCIETY INSURANCE A MUTUAL CO	191	31	83.77%	84.23%	85.93%
21407	EMCASCO INSURANCE CO	90	15	83.33%	89.45%	88.76%
15350	WEST BEND MUTUAL INS CO	278	47	83.09%	76.74%	82.02%
15091	RURAL MUTUAL INS CO	41	7	82.93%	81.06%	78.01%
24449	REGENT INSURANCE CO	119	21	82.35%	84.38%	82.03%
14184	ACUITY INSURANCE CO	249	47	81.12%	76.09%	72.34%
SI	CITY OF MILWAUKEE	37	7	81.08%	68.97%	68.85%
25674	TRAVELERS PROPERTY CAS CO OF A	107	21	80.37%	81.01%	80.29%
23035	LIBERTY MUTUAL FIRE INS CO	231	46	80.09%	76.45%	65.95%
26042	WAUSAU UNDERWRITERS INS CO	68	14	79.41%	80.00%	75.13%
SI	GENERAL MOTORS CORPORATION	29	6	79.31%	74.36%	62.40%
26069	WAUSAU BUSINESS INS CO	54	12	77.78%	76.62%	71.51%
21458	EMPLOYERS INSURANCE CO OF WAU	208	48	76.92%	76.24%	67.58%
40827	VIRGINIA SURETY CO INC	63	16	74.60%	82.72%	79.03%
24988	SENTRY INSURANCE A MUTUAL CO	424	112	73.58%	73.88%	73.80%
SI	DEPT OF ADMINISTRATION	82	22	73.17%	74.63%	68.74%
23817	ILLINOIS NATIONAL INS CO	79	23	70.89%	67.44%	61.00%
10677	CINCINNATI INSURANCE CO THE	69	22	68.12%	66.00%	67.42%
19445	NATIONAL UNION FIRE INS CO OF P	84	27	67.86%	62.66%	53.47%
20494	TRANSPORTATION INSURANCE CO	301	99	67.11%	60.45%	61.98%
35386	FIDELITY & GUARANTY INS CO	130	44	66.15%	60.00%	46.34%
16535	ZURICH AMERICAN INSURANCE COM	379	131	65.44%	70.06%	72.31%
18910	AMERICAN PROTECTION INS CO	50	18	64.00%	58.51%	57.36%
23043	LIBERTY MUTUAL INS CO	142	56	60.56%	60.09%	52.36%
24872	CONNECTICUT INDEMNITY CO THE	29	13	55.17%	63.64%	62.89%
22977	LUMBERMENS MUTUAL CAS CO	83	48	42.17%	46.08%	47.74%
24147	OLD REPUBLIC INS CO	217	126	41.94%	57.09%	56.81%
22748	PACIFIC EMPLOYERS INS CO	140	91	35.00%	35.39%	42.08%
30562	AMERICAN MANUFACTURERS MUT	3	2	33.33%	57.78%	49.03%
TOTALS FOR GROUP:		4,109	1,186	71.14%	70.99%	67.76%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received</u> <u>or overdue</u>	<u>Late or</u> <u>no reply</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
25976	UTICA MUTUAL INS CO	8	0	100.00%	95.65%	76.26%
13935	FEDERATED MUTUAL INS CO	14	0	100.00%	94.34%	85.13%
18988	AUTO OWNERS INS CO	18	1	94.44%	91.49%	94.57%
SI	MILWAUKEE TRANSPORT SERVICES I	34	4	88.24%	91.43%	91.84%
31003	TRI STATE INS CO OF MN	82	6	92.68%	90.13%	81.88%
19305	ASSURANCE COMPANY OF AMER	12	0	100.00%	90.00%	65.53%
13986	FRANKENMUTH MUTUAL INS CO	53	6	88.68%	87.42%	84.18%
22322	GREENWICH INSURANCE CO	40	6	85.00%	87.27%	84.36%
10239	SECURA SUPREME	4	2	50.00%	86.67%	74.73%
13021	UNITED FIRE & CASUALTY CO	9	0	100.00%	85.71%	81.06%
24414	GENERAL CAS CO OF WI	71	9	87.32%	85.48%	82.75%
10472	CAPITOL INDEMNITY CORP	18	6	66.67%	84.75%	83.83%
19275	AMERICAN FAMILY MUTUAL INS CO	50	5	90.00%	84.14%	86.07%
21415	EMPLOYERS MUTUAL CASUALTY C	70	10	85.71%	83.95%	84.45%
42480	VENTURE INS CO	14	4	71.43%	83.87%	82.35%
15393	WISCONSIN AMERICAN MUTUAL INS	11	1	90.91%	83.78%	86.19%
24791	ST PAUL MERCURY INS CO	12	4	66.67%	83.33%	81.48%
14303	INTEGRITY MUTUAL INS CO	31	4	87.10%	82.93%	85.23%
SI	UW-SYSTEM ADMINISTRATION	21	2	90.48%	82.28%	82.79%
SI	BRIGGS & STRATTON CORP	19	3	84.21%	81.63%	86.36%
26956	WIS COUNTY MUTUAL INS CORP	7	1	85.71%	81.58%	65.31%
24830	CITIES & VILLAGES MUTUAL INS CO	11	1	90.91%	81.48%	69.30%
40142	AMERICAN ZURICH INS CO	8	2	75.00%	80.00%	77.25%
20281	FEDERAL INSURANCE CO	40	7	82.50%	79.79%	66.34%
SI	SCHNEIDER NATIONAL CARRIERS I	13	1	92.31%	79.49%	80.00%
SI	TARGET CORP (STORES)	16	3	81.25%	79.07%	80.43%
SI	BRUNSWICK CORPORATION	6	1	83.33%	78.95%	69.03%
25682	TRAVELERS INDEMNITY CO OF CT T	16	1	93.75%	78.85%	73.08%
SI	WISCONSIN BELL INC	10	1	90.00%	76.92%	43.32%
SI	COOPER POWER SYSTEMS INC	3	2	33.33%	76.00%	88.04%
40967	ST PAUL FIRE & CASUALTY INS CO	20	5	75.00%	75.36%	75.00%
24589	AMERICAN & FOREIGN INS CO	38	12	68.42%	75.33%	71.91%
26425	WAUSAU GENERAL INS CO	19	7	63.16%	74.07%	70.92%
24902	SECURITY INSURANCE CO OF HARTF	11	2	81.82%	73.91%	66.86%
20346	PACIFIC INDEMNITY CO	14	4	71.43%	73.81%	66.11%
39357	TRAVELERS INSURANCE CO THE	20	5	75.00%	73.42%	73.06%
25402	AMCOMP ASSURANCE CORP	39	12	69.23%	73.15%	80.43%
21873	FIREMANS FUND INS CO	17	8	52.94%	72.92%	57.21%
24767	ST PAUL FIRE & MARINE INS CO	50	11	78.00%	72.60%	68.30%
SI	MILWAUKEE BOARD OF SCHOOL DI	15	2	86.67%	72.55%	68.29%
19682	HARTFORD FIRE INSURANCE CO	24	10	58.33%	72.13%	79.39%
24228	PEKIN INSURANCE CO	24	10	58.33%	72.13%	74.18%
29459	TWIN CITY FIRE INS CO	78	27	65.38%	71.64%	71.18%
21237	CASUALTY RECIPROCAL EXCHANGE	4	1	75.00%	71.43%	71.54%
SI	GEORGIA PACIFIC CORPORATION	6	1	83.33%	70.83%	55.00%
22659	INDIANA INSURANCE CO	6	0	100.00%	70.37%	70.04%
19380	AMERICAN HOME ASSURANCE CO	70	35	50.00%	69.86%	67.62%
19410	COMMERCE & INDUSTRY INS CO	73	25	65.75%	69.39%	69.71%
30104	HARTFORD UNDERWRITERS INS CO	35	10	71.43%	69.14%	75.00%

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Medium Size Insurers (85 -399 Claims or more per year)

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SI	COUNTY OF MILWAUKEE	22	8	63.64%	69.09%	80.00%
SI	CITY OF MADISON	55	18	67.27%	69.05%	60.64%
24678	ROYAL INDEMNITY CO	32	10	68.75%	68.33%	62.98%
22543	SECURA INSURANCE A MUTUAL CO	68	18	73.53%	67.97%	70.17%
42404	LIBERTY INSURANCE CORP	55	15	72.73%	67.54%	53.22%
SI	KOHLER CORPORATION	56	20	64.29%	67.00%	64.48%
31895	AMERICAN INTERSTATE INS CO	14	5	64.29%	66.67%	80.90%
19259	SELECTIVE INS CO OF SOUTH CAROL	12	7	41.67%	63.83%	61.35%
25887	UNITED STATES FIDELITY & GUARANT	44	14	68.18%	63.69%	47.82%
20486	TRANSCONTINENTAL INSURANCE C	49	18	63.27%	62.79%	69.11%
19429	INSURANCE COMPANY OF STATE OF	45	24	46.67%	61.29%	59.31%
14591	MILWAUKEE INS COMPANY	9	2	77.78%	60.71%	72.96%
26980	ROYAL INSURANCE CO OF AMERICA	15	6	60.00%	59.52%	60.20%
10166	ACCIDENT FUND INS CO OF AMERIC	64	16	75.00%	57.92%	54.78%
SI	DAIMLERCHRYSLER CORPORATION	31	11	64.52%	54.92%	56.51%
41181	UNIVERSAL UNDERWRITERS INS CO	22	10	54.55%	54.32%	49.59%
20443	CONTINENTAL CASUALTY CO	17	6	64.71%	52.94%	52.90%
SI	STORA ENSO NORTH AMERICA COR	47	21	55.32%	51.81%	72.77%
22918	AMERICAN MOTORISTS	23	12	47.83%	51.35%	46.10%
19895	ATLANTIC MUTUAL INS CO	13	6	53.85%	47.62%	50.22%
25879	FIDELITY & GUARANTY INS UNDERWR	6	2	66.67%	44.00%	34.41%
42650	ONEBEACON MIDWEST INS CO	9	7	22.22%	10.00%	32.14%
TOTALS FOR GROUP:		1,992	536	73.09%	72.65%	69.16%

Indicator 8: Promptness of Responding to Claim Correspondence - 3rd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
SI	COUNTY OF WINNEBAGO	4	0	100.00%	100.00%	100.00%
SI	DEERE & COMPANY	6	1	83.33%	92.86%	94.59%
SI	COUNTY OF SHEBOYGAN	10	0	100.00%	95.83%	92.98%
SI	COUNTY OF OUTAGAMIE	2	0	100.00%	100.00%	92.86%
SI	COUNTY OF DODGE	3	0	100.00%	94.12%	92.31%
SI	COUNTY OF LA CROSSE	3	0	100.00%	100.00%	91.67%
SI	CNH AMERICA LLC	0	0	0.00%	83.33%	91.67%
SI	TECUMSEH PRODUCTS COMPANY	5	0	100.00%	92.31%	91.04%
SI	MARTEN TRANSPORT LTD	2	0	100.00%	77.78%	90.70%
SI	KIMBERLY-CLARK CORPORATION	8	0	100.00%	88.89%	90.67%
11527	LEAGUE OF WIS MUNICIPALITIES MU	15	1	93.33%	94.12%	89.13%
11250	COMMUNITY INS CORP	2	0	100.00%	100.00%	88.24%
SI	COUNTY OF ROCK	3	0	100.00%	88.24%	88.04%
13331	AMERICAN HARDWARE MUTUAL I	2	0	100.00%	91.67%	88.00%
25143	STATE FARM FIRE & CASUALTY CO	12	0	100.00%	91.49%	87.76%
14176	HASTINGS MUTUAL INS CO	19	3	84.21%	85.96%	86.98%
19950	WILSON MUTUAL INS CO	6	0	100.00%	90.91%	86.96%
20109	BITUMINOUS FIRE & MARINE INS CO	2	0	100.00%	87.50%	86.84%
SI	ALLEN-BRADLEY COMPANY LLC	3	1	66.67%	85.71%	86.08%
15377	WESTERN NATIONAL MUTUAL INS C	6	1	83.33%	90.00%	85.82%
SI	COUNTY OF WALWORTH	11	0	100.00%	96.88%	85.71%
SI	COUNTY OF JEFFERSON	8	1	87.50%	68.75%	83.72%
11371	GREAT WEST CASUALTY CO	11	1	90.91%	84.38%	83.70%
SI	BENEVOLENT CORPORATION CEDA	6	1	83.33%	82.76%	81.97%
SI	COUNTY OF DANE	7	1	85.71%	80.65%	81.43%
SI	WISCONSIN PUBLIC SERVICE CORP	4	1	75.00%	72.73%	81.25%
SI	COUNTY OF WASHINGTON	11	1	90.91%	86.67%	81.16%
22292	HANOVER INSURANCE CO THE	3	0	100.00%	88.89%	81.16%
21881	NATIONAL SURETY CORP	2	1	50.00%	80.00%	81.08%
SI	HARNISCHFEGER CORPORATION	10	1	90.00%	92.00%	80.68%
13439	PARTNERS MUTUAL INS CO	7	0	100.00%	88.00%	80.49%
24775	ST PAUL GUARDIAN INS CO	5	0	100.00%	84.62%	79.71%
18767	CHURCH MUTUAL INSURANCE CO	8	1	87.50%	85.00%	77.78%
19038	TRAVELERS CASUALTY & SURETY C	20	2	90.00%	80.70%	77.24%
SI	VOLLRATH COMPANY LLC	1	0	100.00%	61.54%	76.79%
SI	LAND O LAKES INC	13	1	92.31%	94.74%	75.68%
24112	WESTFIELD INSURANCE CO	9	1	88.89%	95.45%	75.40%
14117	GRINNELL MUT REINSUR CO	2	1	50.00%	87.50%	75.00%
SI	ILLINOIS TOOL WORKS INC	0	0	0.00%	71.43%	75.00%
12262	PENN MFRS ASSOCIATION INS CO	14	4	71.43%	71.05%	74.55%
SI	KOHL'S FOOD STORES INC	3	1	66.67%	66.67%	73.98%
21180	SENTRY SELECT	17	9	47.06%	67.57%	73.86%
23108	LUMBERMEN'S UNDERWRITING AL	7	2	71.43%	64.29%	72.97%
SI	JOURNAL SENTINEL INC	9	0	100.00%	73.33%	72.92%
27855	ZURICH AMERICAN INS OF IL	2	1	50.00%	70.00%	72.77%
26247	AMERICAN GUARANTEE & LIABIL	3	0	100.00%	88.24%	72.73%
29424	HARTFORD CASUALTY INS CO	9	3	66.67%	68.00%	72.22%
10804	CONTINENTAL WESTERN INS CO	17	3	82.35%	62.50%	72.16%
13838	FARMLAND MUTUAL INS CO	7	1	85.71%	77.27%	71.88%

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Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Replies received	Late or	Prompt	Year	3 YR
		or overdue	no reply		To Date	percent
20508	VALLEY FORGE INS CO	57	15	73.68%	66.67%	71.51%
19356	MARYLAND CASUALTY CO	9	2	77.78%	70.00%	71.43%
25615	CHARTER OAK FIRE INS CO	0	0	0.00%	100.00%	71.43%
36919	HAWKEYE SECURITY INS CO	13	1	92.31%	90.00%	71.25%
20397	VIGILANT INSURANCE CO	14	1	92.86%	88.46%	71.05%
24880	FIRE & CASUALTY INS CO OF CT THE	2	1	50.00%	75.00%	71.05%
14265	INDIANA LUMBERMENS MUTUAL IN	4	1	75.00%	75.00%	70.79%
23280	CINCINNATI INDEMNITY CO	1	0	100.00%	62.50%	70.41%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.00%	62.50%	70.24%
SI	USF HOLLAND INC	2	1	50.00%	69.23%	70.15%
SI	KWIK TRIP INC	10	4	60.00%	76.00%	69.39%
37273	FIREMANS FUND INS CO OF WI	2	0	100.00%	83.33%	69.37%
19704	AMERICAN STATES INS CO	10	3	70.00%	66.67%	69.35%
28665	CINCINNATI CASUALTY CO THE	4	2	50.00%	80.95%	69.29%
26662	MILWAUKEE CASUALTY INSURANC	3	1	66.67%	64.29%	68.13%
25658	TRAVELERS INDEMNITY COMPANY T	3	3	0.00%	30.00%	67.74%
23434	MIDDLESEX INSURANCE CO	10	6	40.00%	69.57%	67.44%
SI	FEDERAL EXPRESS CORPORATION	3	0	100.00%	83.33%	67.44%
23787	NATIONWIDE MUTUAL INS CO	14	3	78.57%	74.00%	65.83%
34207	WESTPORT INSURANCE CORPORATIO	45	15	66.67%	69.81%	64.86%
33006	AMERICAN PHYSICIANS ASSURANC	18	12	33.33%	41.67%	64.20%
13714	PHARMACISTS MUTUAL INS CO	4	0	100.00%	90.00%	63.64%
43575	INDEMNITY INSURANCE CO OF NORT	72	29	59.72%	62.68%	63.51%
SI	COLUMBIA-ST MARY'S INC	16	2	87.50%	70.00%	62.50%
21261	ELECTRIC INSURANCE CO	5	0	100.00%	92.86%	62.12%
SI	DELPHI CORPORATION	4	2	50.00%	57.14%	61.54%
11118	FEDERATED RURAL ELECTRIC INS C	7	5	28.57%	47.37%	60.94%
SI	INTERNATIONAL PAPER COMPANY	15	2	86.67%	85.71%	59.90%
20427	AMERICAN CASUALTY CO OF READI	13	5	61.54%	61.54%	59.78%
SI	GREDE FOUNDRIES INC	6	2	66.67%	57.58%	57.14%
SI	J C PENNEY CORPORATION INC	5	0	100.00%	83.33%	55.36%
18023	STAR INSURANCE CO	5	1	80.00%	77.27%	55.28%
21865	ASSOCIATED INDEMNITY CORP	10	4	60.00%	58.33%	54.69%
22489	HIGHLANDS INSURANCE CO	3	2	33.33%	53.85%	54.55%
SI	RIPON FOODS INC	2	0	100.00%	80.00%	54.55%
21113	UNITED STATES FIRE INS CO	13	3	76.92%	75.86%	54.19%
24074	OHIO CASUALTY INS CO	21	18	14.29%	33.33%	53.95%
SI	EMERSON ELECTRIC COMPANY	7	4	42.86%	41.03%	52.99%
SI	DEPT OF TRANSPORTATION	2	1	50.00%	70.00%	52.58%
SI	PARKER-HANNIFIN CORPORATION	12	5	58.33%	56.25%	50.94%
33588	FIRST LIBERTY INS CORP THE	11	3	72.73%	52.63%	48.00%
22217	GULF INSURANCE CO	0	0	0.00%	100.00%	46.67%
22667	ACE AMERICAN INSURANCE CO	229	138	39.74%	44.44%	44.08%
21857	AMERICAN INSURANCE CO THE	5	5	0.00%	58.33%	43.94%
SI	WISCONSIN ELECTRIC POWER COMP	14	2	85.71%	57.89%	43.78%
SI	JEWEL FOOD STORES INC	53	25	52.83%	43.81%	38.69%
21105	NORTH RIVER INS CO THE	5	3	40.00%	54.55%	38.05%
SI	KMART CORPORATION	6	5	16.67%	23.08%	37.93%
20621	ONEBEACON AMERICA INSURANCE C	1	1	0.00%	50.00%	33.33%

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24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.00%	0.00%	19.16%
TOTALS FOR GROUP:		1,109	383	65.46%	67.90%	65.16%